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## Diabetes and the Downturn Getting Care During Tough Times

by Gabrielle Kaplan-Mayer

For people living with [diabetes](#), maintaining optimal blood glucose control takes knowledge, dedication, support — and money. According to a study published in the December 2008 issue of the journal *Diabetes Care*, people recently diagnosed with diabetes spend, on average, \$4,174 more each year on medical costs than people who don't have diabetes — a gap that increases substantially each year following the initial diagnosis.

In our current economic climate, when people are losing their savings, jobs, homes, and health insurance, people living with diabetes can face major health problems if they don't have enough money to take care of their condition. And how can people with diabetes come up with the money for doctors' visits, medicines, [insulin](#), monitoring supplies, an [insulin pump](#), and pump supplies when they are struggling to pay their rent or mortgage, make car payments, and afford their rising grocery bills?

The good news is that there is help available — help that many people, including doctors and social workers, are not always aware of. Through a variety of sources, including nonprofit

organizations, government programs, discount pharmacies, and direct services from manufacturers, taking care of your diabetes is possible even when your bank account is nearly empty. That said, there is no one-size-fits-all solution to finding what you need; it all depends on your financial situation. It will take a good deal of time, persistence, and self-advocacy to locate the programs that will help you. Having a computer with Internet access will make your search faster and easier, but you can also find the help you need through phone calls and perhaps a visit to your local Health and Human Services office, whose location can be found in the "government" section of your local phone book.

This article leads you through a variety of resources currently available to help people with diabetes afford health care, medicine, and supplies.

### Nonprofit groups

In the last decade, as the number of Americans living without health insurance has increased to an estimated 47 million people, a number of nonprofit agencies have been created to help people find insurance or health care or to afford medical supplies without

insurance. Some of these nonprofits are specifically aimed at people with diabetes.

The Foundation for Health Coverage Education (FHCE) is an excellent place to begin for anyone who is uninsured, has recently lost benefits, or is struggling to afford insurance premiums. FHCE is an organization that employs trained specialists to help people discover what public and private programs they are eligible for and what their most affordable options are — all for free. By taking a five-question eligibility quiz on their Web site, [www.coverageforall.org](http://www.coverageforall.org), you can see all of the programs for which you may qualify in your state. You can then call FHCE's help line, (800) 234-1317, to discuss your options with a real person.

"Many people will be eligible for two or three programs and not know it," says FHCE President Ankeny Minoux. For example, in some states, a person who is self-employed may qualify for a group small-business insurance plan, which can be much more affordable than buying into the state's high-risk insurance pool. These are the kinds of tips that can make all the difference for someone whose budget is tight.

FHCE has provided over 536,000 people with such guidance in the last five years.

iPump was founded in 2006 by Lahle Wolfe, a single mother of four who has diabetes, as do two of her children. iPump has shipped supplies to more than 6,000 people with diabetes in its two years of operation, providing critical materials to more than 30 free clinics throughout the United States that were turning away people with diabetes because they lacked basic monitoring supplies and syringes. The group has also provided assistance to get more than 20 people on insulin pumps and plans to do the same for at least 10 more people during the first half of this year.

Wolfe was inspired to start iPump by her own life experience. "As a single mom to four children, who had insurance, I still could not pay all our diabetes-related medical bills. I had to quit college, sell our home, and move across the country to get on a state insurance program because I had exhausted COBRA benefits," she recalls. "But our premiums and out-of-pocket medical expenses were still more than \$25,000 a year — more than my entire income. I often had to choose between food, my own diabetes supplies, and my daughter's diabetes care." (The other child had not yet developed diabetes.) "No family should have to go through what we did."

To apply for help through iPump, visit its Web site, [www.ipump.org](http://www.ipump.org). iPump accepts donations of all unexpired diabetes and pump supplies and it relies on monetary

donations to distribute them: It costs about \$700 to place a donated pump with a new client. Donations can be sent to iPump.org, Inc., 2250 Alyssum Avenue, Upland, California, 91784.

A number of other nonprofit organizations can help with prescription medicines, diabetes supplies, and health care. They include the following:

- The Partnership for Prescription Assistance has a Web site, [www.pparx.org](http://www.pparx.org), and phone service, (888) 477-2669, both of which offer access to hundreds of assistance programs for the uninsured.
- The Charles Ray III Diabetes Association, Inc., provides blood glucose meters, strips, and other supplies to those who can't afford to pay for them. To apply for assistance, log on to [www.charlesray.g12.com](http://www.charlesray.g12.com).
- The Patient Advocate Foundation Co-Pay Relief Program assists people who have chronic illnesses — including diabetes — and are fully insured but who struggle to afford their insurance co-payments. To apply for assistance, go to [www.copays.org](http://www.copays.org) or call (866) 512-3861.
- NeedyMeds ([www.needymeds.org](http://www.needymeds.org)) is a nonprofit Web site that offers free, anonymous advice to anyone who cannot afford needed medicine or health care. The Web site helps

visitors find both low-cost medicine programs and disease-based assistance programs.

Local charitable organizations, including the Lions Club International, Rotary Club, Elks Club, Kiwanis Club, and Shriners, can provide assistance with medical supplies or help with fund-raising for medical expenses. However, local chapters offer different kinds of help, so you should look up your local chapter and contact it directly or check with your local Health and Human Services office for more information.

#### **Government programs**

Health care was one of the hottest topics in the 2008 Presidential election, and it remains to be seen how the new administration will change our current health-care system. At this time, most Americans rely on employer-sponsored health insurance or purchase private policies. However, there are a number of government-sponsored programs that can benefit people with diabetes.

Medicare is a government health insurance program for people ages 65 and over as well as younger people with serious health problems such as kidney failure. Part A of Medicare covers hospital stays and is provided at no cost to those who qualify. Part B covers doctor visits outside of hospitals and requires paying a monthly premium. Medicare Advantage Plans, also called Part C, are health insurance plans that are approved by Medicare but run by private companies. They are available to anyone enrolled in

Parts A and B. These plans tend to offer more benefits at a greater cost; details vary from state to state.

Parts A, B, and C now cover blood glucose meters, test strips, lancets, insulin pumps and supplies, therapeutic shoes, glaucoma screenings, flu and pneumonia vaccines, and counseling by registered dietitians and certified diabetes educators under certain conditions. Part D provides prescription drug benefits. This three-year-old program is run by private insurance companies, so the cost and benefits of plans vary. However, all Part D plans “leave a huge ‘doughnut hole’ that requires patients to pay several thousand dollars a year,” says Dr. Richard Grant, an endocrinologist at Massachusetts General Hospital and author of a 2006 study published in *Diabetes Care*, which reported that nearly 15% of people with diabetes say they have trouble affording their prescriptions. “The trend we reported on in the study has certainly continued to worsen. With the tumbling economy, joblessness, home foreclosures, etc., people are under severe financial pressures.” Because of this gap in drug coverage, some people on Medicare will still need to find help from other sources (such as the nonprofits listed above) to help pay for their diabetes supplies or drugs.

For Medicare eligibility information, call the Centers for Medicare & Medicaid Services at (800) 633-4227, or visit

[www.medicare.gov](http://www.medicare.gov). People who have Medicare for a disability and are still struggling to make their co-payments on prescriptions may be eligible for extra benefits through Social Security, which can be applied for at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling (800) 772-1213.

Medicaid is a medical assistance program sponsored by both the federal government and state governments, and administered by each state; coverage varies by state. Eligibility is based on income level and several other criteria. Among the groups of people served by Medicaid are low-income parents, children, seniors, and people with disabilities. Medicaid recipients may qualify for full or partial coverage of certain types of diabetes medicines and blood glucose meters and strips.

CHIP is the Children’s Health Insurance Program provided by each state. It is for children whose families earn too much to qualify for Medicaid but too little to afford private health insurance. For information, call (877) 543-7669, or visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov).

The VA (Department of Veteran Affairs) runs hospitals and clinics for veterans who meet eligibility requirements based on income. To find out more about VA health benefits, call (800) 827-1000 or visit [www.va.gov](http://www.va.gov).

The Health Resources and Services Administration (HRSA) requires certain medical facilities to offer free or discounted care to people who meet low-income

eligibility requirements (called the Hill-Burton program).

For a directory of locations, call (800) 400-2742 or visit [www.hrsa.gov/hillburton](http://www.hrsa.gov/hillburton). HRSA also supports many local health centers specifically aimed at people who are struggling financially. Centers vary greatly from region to region. A major challenge of community-run health centers is that they are often understaffed and can have a waiting list to see a doctor. It may take several attempts to reach someone on the phone to schedule an appointment. While it may be possible to see the same doctor each time you visit a clinic, at many centers this is not guaranteed. As a patient using a community health center, you may need to share your medical history each time you see a new doctor. If you are willing to be a self-advocate and to be persistent about scheduling and showing up for your medical appointments, using the services of a community-run center can be an excellent way to get the medical care you need despite a tough financial situation. To find an HRSA health center in your area, visit [www.hrsa.gov/help](http://www.hrsa.gov/help).

#### **Manufacturers and pharmacies**

Diabetes medicines can be expensive, particularly for people with Type 2 diabetes — who often need to take multiple drugs — or for anyone with diabetes who also takes medicine to treat conditions such as heart or kidney disease or high blood pressure. Fortunately, a number of manufacturers have programs that offer free or low-cost

medicines and supplies to those in need. These companies include the following:

- Pfizer:  
[www.pfizerhelpfulanswers.com](http://www.pfizerhelpfulanswers.com)
- Abbott:  
[www.abbottdiabetescare.com](http://www.abbottdiabetescare.com)
- Eli Lilly & Co.:  
[www.lillycares.com](http://www.lillycares.com)

A longer listing of manufacturers that offer assistance, compiled by the American Diabetes Association, can be found at [www.diabetes.org/advocacy-and-legalresources/healthcare/insurance.jsp](http://www.diabetes.org/advocacy-and-legalresources/healthcare/insurance.jsp).

It is a good idea to ask your doctor to prescribe the generic form of any medicine you take, if there is one, and to look for discount pharmacies. A very helpful Web site, [www.pharmacychecker.com](http://www.pharmacychecker.com), lets you compare prices of insulin and other medicines at different online pharmacies. Many people also find that shopping at Wal-Mart pharmacy gives significant savings because of its \$4 prescription program and its low-priced ReliOn blood glucose test strips and supplies.

Another fairly new Web site, [www.slashdrugcosts.org](http://www.slashdrugcosts.org), offers free advice to people who are seeking ways to lower the cost of their medicines. It is a library of information, offered by a concerned citizen group, about ways to afford medicines without having to lower your income to be eligible for Medicaid or other assistance programs.

Finally, Together Rx is a public service program created and

sponsored by some of the world's largest pharmaceutical companies. It provides a free prescription-savings card for

eligible residents of the United States and Puerto Rico who have no other prescription drug coverage. To apply, go to [www.togetherrxaccess.com](http://www.togetherrxaccess.com). (See "Resources Listed In Text" for a list of all the resources mentioned in this article.)

#### Don't go it alone

If you are struggling financially, finding the assistance you need to take care of your diabetes will require time, patience, and persistence. But as you can see from this article, there are many possible resources to help you get through hard economic times. You can also reach out to your doctor, diabetes educator, or social worker, as well as friends and family members, to get the support you need. In nearly all cases, there is a way to get the health care you need to stay well with diabetes.

## Resources Listed in Text

The following resources may help you find affordable health care, medicines, and diabetes supplies.

### Nonprofits

FOUNDATION FOR HEALTH COVERAGE EDUCATION  
(800) 234-1317  
[www.coverageforall.org](http://www.coverageforall.org)  
IPUMP.ORG, INC.  
2250 Alyssum Avenue  
Upland, CA 91784  
[www.ipump.org](http://www.ipump.org)  
PARTNERSHIP FOR PRESCRIPTION ASSISTANCE  
(888) 477-2669  
[www.pparx.org](http://www.pparx.org)  
CHARLES RAY III DIABETES ASSOCIATION, INC.  
[www.charlesray.g12.com](http://www.charlesray.g12.com)  
PATIENT ADVOCATE FOUNDATION CO-PAY RELIEF PROGRAM  
(866) 512-3861  
[www.copays.org](http://www.copays.org)  
NEEDYMEDS  
[www.needymeds.org](http://www.needymeds.org)

### Government Programs

MEDICAID  
(800) 633-4227  
[www.cms.hhs.gov/home/medicaid.asp](http://www.cms.hhs.gov/home/medicaid.asp)  
MEDICARE  
(800) 633-4227  
[www.medicare.gov](http://www.medicare.gov)  
SOCIAL SECURITY  
(800) 772-1213  
[www.socialsecurity.gov](http://www.socialsecurity.gov)  
CHILDREN'S HEALTH INSURANCE PROGRAM  
(877) 543-7669  
[www.insurekidsnow.gov](http://www.insurekidsnow.gov)  
DEPARTMENT OF VETERAN AFFAIRS (VA)  
(800) 827-1000  
[www.va.gov](http://www.va.gov)  
HEALTH RESOURCES AND SERVICES ADMINISTRATION  
(800) 400-2742  
[www.hrsa.gov](http://www.hrsa.gov)

### Drug Manufacturers and Pharmacy Programs

PFIZER  
[www.pfizerhelpfulanswers.com](http://www.pfizerhelpfulanswers.com)  
ABBOTT  
[www.abbottdiabetescare.com](http://www.abbottdiabetescare.com)  
ELI LILLY & CO.  
[www.lillycares.com](http://www.lillycares.com)  
PATIENT DRUG ASSISTANCE PROGRAMS  
<http://www.diabetes.org/advocacy-and-legalresources/healthcare/insurance.jsp>  
PHARMACY CHECKER.COM  
[www.pharmacychecker.com](http://www.pharmacychecker.com)